

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors.

: Bankruptcy Case No.: 18-21728-CMB
: Chapter 11
:

Reporting Period: JANAPR 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|------------------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-I (INDV) | | |
| Schedule of Cash Receipts and Disbursements - Bank Reconciliation | MOR-I (INDV) (CONT) | | |
| Copies of bank statements | | | |
| Cash disbursements journals | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Postpetition Debts | MOR- 4 | | |
| Debtor Questionnaire | MOR-5 | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
Signature of Debtor

2/15/2020
Date

Colleen Kuzy
Signature of Joint Debtor

2/15/2020
Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Debtors.

Chapter 11

Reporting Period: January 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | <u>21907.67</u> | |
| RECEIPTS | | |
| Wages (Net) | <u>2180.33</u> | |
| Interest and Dividend Income | <u>56.60</u> | |
| Alimony and Child Support | <u>0</u> | |
| Social Security and Pension Income | <u>2589.00</u> | |
| Sale of Assets | <u>0</u> | |
| Other Income (attach schedule) | <u>3151.57</u> | |
| Total Receipts | <u>8571.38</u> | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | <u>0</u> | |
| Rental Payment(s) | <u>0</u> | |
| Other Secured Note Payments | <u>0</u> | |
| Utilities | <u>783.97</u> | |
| Insurance | <u>843.41</u> | |
| Auto Expense | <u>546.97</u> | |
| Lease Payments | <u>0</u> | |
| IRA Contributions | <u>0</u> | |
| Repairs and Maintenance | <u>160.18</u> | |
| Medical Expenses | <u>217.75</u> | |
| Household Expenses | <u>1517.97</u> | |
| Charitable Contributions | <u>0</u> | |
| Alimony and Child Support Payments | <u>0</u> | |
| Taxes - Real Estate | <u>0</u> | |
| Taxes - Personal Property | <u>0</u> | |
| Taxes - Other (attach schedule) | <u>300</u> | |
| Travel and Entertainment | <u>0</u> | |
| Gifts | <u>0</u> | |
| Other (attach schedule) | <u>50.00</u> | |
| Total Ordinary Disbursements | <u>5020.27</u> | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | <u>250.60</u> | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | <u>250</u> | |
| Total Disbursements (Ordinary + Reorganization) | <u>5270.27</u> | |
| Net Cash Flow (Total Receipts - Total Disbursements) | <u>3307.11</u> | |
| Cash - End of Month (Must equal reconciled bank) | <u>25214.78</u> | |

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB
Colleen A. Kuzy, :
Debtors. : Chapter 11

Reporting Period: January 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | Current Month Actual | Cumulative Filing to Date Actual |
|--------------------------------------|-------------------------|-------------------------------------|
| Other Income | | |
| Schmalsy Business Expenses Refund | 2500 651.57 | |
| Other Taxes | | |
| Tax Escrow | 300 | |
| Other Ordinary Disbursements | | |
| Washington County Clerk of Courts | 50.00 | |
| Other Reorganization Expenses | | |

FORM MOR-1 (INDV) (CON'T)
(9/99)

Case 18-21728-CMB Doc 136 Filed 04/26/20 Entered 04/26/20 20:35:36 Desc Main Document : Page 4 of 16 Bankruptcy Case No.: 18-21728-CMB
 In Re: Andrew F. Kuzy, and :
 Colleen A. Kuzy, :
 Debtors. : Chapter 11
 Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

| | Beginning Tax Liability | Amount Withheld or Accrued | Amount Paid | Date Paid | Check No. or EFT | Ending Tax Liability |
|------------------------------|-------------------------|----------------------------|-------------|-----------|------------------|----------------------|
| Federal | | | | | | |
| Withholding | | | | | | |
| FICA- Employee | | | | | | |
| FICA-Employer | | | | | | |
| Unemployment | | | | | | |
| Income | | | | | | |
| Other: | | | | | | |
| Total Federal Taxes | | | | | | |
| State and Local | | | | | | |
| Withholding | | | | | | |
| Sales | | | | | | |
| Excise | | | | | | |
| Unemployment | | | | | | |
| Real Property | | | | | | |
| Personal Property | | | | | | |
| Other: | | | | | | |
| Total State and Local | | | | | | |
| Total Taxes | | | | | | |

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| | Current | Number of Days Past Due | | | | Total |
|----------------------------------|---------|-------------------------|-------|-------|---------|-------|
| | | 0-30 | 31-60 | 61-90 | Over 90 | |
| Accounts Payable | | | | | | |
| Wages-Payable | | | | | | |
| Taxes Payable | | | | | | |
| Rent/Leases-Building | | | | | | |
| Rent/Leases- Equipment | | | | | | |
| Secured Debt/Adequate Protection | | | | | | |
| Professional Fees | | | | | | |
| Amounts Due to Insiders** | | | | | | |
| Other: | | | | | | |
| Other: | | | | | | |
| Total Postpetition Debts | | | | | | |

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

In Re: Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB
Colleen A. Kuzy, :
Debtors. : Chapter 11

Reporting Period:

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|--|--------|
| Total Accounts Receivable at the beginning of the reporting period | |
| + Accounts billed during the period | |
| - Accounts collected during the period | |
| Total Accounts Receivable at the end of the reporting period | |

| Account Receivable Aging | Amount |
|---------------------------------|--------|
| 0 – 30 days old | |
| 31-60 days old | |
| 61-90 days old | |
| 91 + days old | |
| Total Accounts Receivable | |
| Amount considered uncollectible | |
| Accounts Receivable (Net) | |

DEBTOR QUESTIONNAIRE

| Must be completed each month | Yes | No |
|---|-----|----|
| 1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below. | | |
| 2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below. | | |
| 3. Have all postpetition tax returns been timely filed? If no, provide an explanation below | | |
| 4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below. | | |

In Re: Andrew F. Kuzy, and : Bankruptcy Case No.: 18-21728-CMB
 Colleen A. Kuzy, :
 Debtors. : Chapter 11

Reporting Period: _____

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|------------------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-I (INDV) | | |
| Schedule of Cash Receipts and Disbursements - Bank Reconciliation | MOR-I (INDV) (CONT) | | |
| Copies of bank statements | | | |
| Cash disbursements journals | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Postpetition Debts | MOR- 4 | | |
| Debtor Questionnaire | MOR-5 | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
Signature of Debtor

2/15/2020
Date

Colleen Kuzy
Signature of Joint Debtor

2/15/2020
Date

Signature of Preparer

Date

Printed Name of Preparer

Chapter 11

Debtors.

Reporting Period: January 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | <u>21907.67</u> | |
| RECEIPTS | | |
| Wages (Net) | <u>2180.33</u> | |
| Interest and Dividend Income | <u>56.60</u> | |
| Alimony and Child Support | <u>0</u> | |
| Social Security and Pension Income | <u>2509.00</u> | |
| Sale of Assets | <u>0</u> | |
| Other Income (attach schedule) | <u>3151.57</u> | |
| Total Receipts | <u>8571.30</u> | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | <u>0</u> | |
| Rental Payment(s) | <u>0</u> | |
| Other Secured Note Payments | <u>0</u> | |
| Utilities | <u>183.97</u> | |
| Insurance | <u>843.41</u> | |
| Auto Expense | <u>546.97</u> | |
| Lease Payments | <u>0</u> | |
| IRA Contributions | <u>0</u> | |
| Repairs and Maintenance | <u>160.18</u> | |
| Medical Expenses | <u>217.75</u> | |
| Household Expenses | <u>1517.97</u> | |
| Charitable Contributions | <u>0</u> | |
| Alimony and Child Support Payments | <u>0</u> | |
| Taxes - Real Estate | <u>0</u> | |
| Taxes - Personal Property | <u>0</u> | |
| Taxes - Other (attach schedule) | <u>300</u> | |
| Travel and Entertainment | <u>0</u> | |
| Gifts | <u>0</u> | |
| Other (attach schedule) | <u>50.00</u> | |
| Total Ordinary Disbursements | <u>5020.37</u> | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | <u>250.00</u> | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | <u>250</u> | |
| Total Disbursements (Ordinary + Reorganization) | <u>5270.37</u> | |
| Net Cash Flow (Total Receipts - Total Disbursements) | <u>3307.11</u> | |
| Cash - End of Month (Must equal reconciled bank) | <u>2852.14</u> | |

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors.

: Bankruptcy Case No.: 18-21728-CMB

: Chapter 11

: (9/99)

Reporting Period: January 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | Current Month Actual | Cumulative Filing to Date Actual |
|-----------------------------------|-------------------------|-------------------------------------|
| Other Income | | |
| Schmaltz | 2500 | |
| Business Expense Refund | 651.57 | |
| | | |
| | | |
| | | |
| Other Taxes | | |
| Tax Escrow | 300 | |
| | | |
| | | |
| | | |
| Other Ordinary Disbursements | | |
| Washington County Clerk of Courts | 50.00 | |
| | | |
| | | |
| | | |
| Other Reorganization Expenses | | |
| | | |
| | | |
| | | |
| | | |
| | | |

FORM MOR-1 (INDV) (CON'T)
(9/99)

Case 18-21728-CMB Doc 136 Filed 04/26/20 Entered 04/26/20 20:35:36 Desc Main Document Page 9 of 16 Bankruptcy Case No.: 18-21728-CMB
 In re: Andrew F. Kuzy, and :
 Colleen A. Kuzy, :
 Debtors. : Chapter 11
 Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

| | Beginning Tax Liability | Amount Withheld or Accrued | Amount Paid | Date Paid | Check No. or EFT | Ending Tax Liability |
|------------------------------|-------------------------|----------------------------|-------------|-----------|------------------|----------------------|
| Federal | | | | | | |
| Withholding | | | | | | |
| FICA-Employee | | | | | | |
| FICA-Employer | | | | | | |
| Unemployment | | | | | | |
| Income | | | | | | |
| Other: | | | | | | |
| Total Federal Taxes | | | | | | |
| State and Local | | | | | | |
| Withholding | | | | | | |
| Sales | | | | | | |
| Excise | | | | | | |
| Unemployment | | | | | | |
| Real Property | | | | | | |
| Personal Property | | | | | | |
| Other: | | | | | | |
| Total State and Local | | | | | | |
| Total Taxes | | | | | | |

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| | Number of Days Past Due | | | | | Total |
|----------------------------------|-------------------------|------|-------|-------|---------|-------|
| | Current | 0-30 | 31-60 | 61-90 | Over 90 | |
| Accounts Payable | | | | | | |
| Wages-Payable | | | | | | |
| Taxes Payable | | | | | | |
| Rent/Leases-Building | | | | | | |
| Rent/Leases- Equipment | | | | | | |
| Secured Debt/Adequate Protection | | | | | | |
| Professional Fees | | | | | | |
| Amounts Due to Insiders** | | | | | | |
| Other: | | | | | | |
| Other: | | | | | | |
| Total Postpetition Debts | | | | | | |

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

**Insider is defined in 11 U.S.C. Section 101(31)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,
Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
:
Chapter 11

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|--|--------|
| Total Accounts Receivable at the beginning of the reporting period | |
| + Accounts billed during the period | |
| - Accounts collected during the period | |
| Total Accounts Receivable at the end of the reporting period | |
| | |
| Account Receivable Aging | Amount |
| 0 – 30 days old | |
| 31-60 days old | |
| 61-90 days old | |
| 91 + days old | |
| Total Accounts Receivable | |
| Amount considered uncollectible | |
| Accounts Receivable (Net) | |

DEBTOR QUESTIONNAIRE

| Must be completed each month | Yes | No |
|---|-----|----|
| 1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below. | | |
| 2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below. | | |
| 3. Have all postpetition tax returns been timely filed? If no, provide an explanation below | | |
| 4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below. | | |

**Statement Ending 01/31/2020**

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>002679 3879573 0001 092543 102

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148**Summary of Accounts**

| Account Type | Account Number | Balance This Statement |
|------------------------------|----------------|------------------------|
| FREE SMALL BUSINESS CHECKING | | \$25,214.78 |

FREE SMALL BUSINESS CHECKING -**Account Summary**

| Date | Description | Amount | | |
|------------|-------------------------|--------------------|---------------------------|-------------|
| 01/01/2020 | Balance Last Statement | \$21,907.67 | Minimum Balance | \$20,999.76 |
| | 9 Credit(s) This Period | \$8,577.38 | Average Ledger Balance | \$23,055.03 |
| | 82 Debit(s) This Period | \$5,270.27 | Average Available Balance | \$23,019.55 |
| 01/31/2020 | Balance This Statement | \$25,214.78 | | |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|--|----------|---------|--------------------|
| 01/01/2020 | Balance Last Statement | | | \$21,907.67 |
| 01/02/2020 | 22936 PIN PUR 12/31 18:01 WM SUPERCENTER # WASHINGTON PA 17390049 12553~5411 | \$67.40 | | \$21,840.27 |
| 01/02/2020 | 70587 POS PUR 01/01 14:41 WALMART GROCERY 800-966-6546 AR 00000000 0705~5411 | \$61.92 | | \$21,778.35 |
| 01/02/2020 | 4279 POS PUR 12/31 15:33 JEFFREYS DRUG ST CANONSBURG PA 29235480 00427~5912 | \$47.00 | | \$21,731.35 |
| 01/02/2020 | 537265 RECURRING 01/02 06:25 NETFLIX COM LOS GATOS CA 003 000200537265 ~4899 | \$13.77 | | \$21,717.58 |
| 01/02/2020 | 24550 POS PUR 01/01 07:51 WALMART GROCERY 800-966-6546 AR 00000000 0245~5411 | \$13.16 | | \$21,704.42 |
| 01/02/2020 | 41407 POS PUR 01/01 07:23 WALMART GROCERY 800-966-6546 AR 00000000 0414~5411 | \$9.92 | | \$21,694.50 |
| 01/02/2020 | 78241 POS PUR 01/01 08:50 WALMART GROCERY 800-966-6546 AR 00000000 0782~5411 | \$1.29 | | \$21,693.21 |
| 01/03/2020 | TRANSFER TO FREESTYLE ACCOUNT 735181026 | \$60.00 | | \$21,633.21 |
| 01/03/2020 | CHECK # 1232 | \$16.18 | | \$21,617.03 |
| 01/06/2020 | CHECK # 1235 | \$250.00 | | \$21,367.03 |
| 01/06/2020 | CHECK # 1234 | \$181.38 | | \$21,185.65 |
| 01/06/2020 | 820554 PIN PUR 01/06 14:44 TARGET T-1216 33 Washington PA 99999999 82055~5310 | \$128.86 | | \$21,056.79 |

02579 3879573 0015763 001001/000

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

FREE SMALL BUSINESS CHECKING -

(continued)

| Account Activity (continued) | | Debits | Credits | Balance |
|------------------------------|--|----------|------------|-------------|
| Post Date | Description | | | |
| 01/17/2020 | TRANSFER TO FREESTYLE ACCOUNT 735181026 | \$60.00 | | \$24,018.33 |
| 01/17/2020 | 80042 POS PUR 01/16 12:09 ADVANCED ORTHOPA WASHINGTON PA 07981906 08004~8099 | \$35.00 | | \$23,983.33 |
| 01/17/2020 | 777708 POS PUR 01/17 15:04 SUNOCO 033769440 WASHINGTON PA 65386601 77770~5542 | \$12.00 | | \$23,971.33 |
| 01/21/2020 | DEPOSIT | | \$900.00 | \$24,871.33 |
| 01/21/2020 | HOMESITE INS PREM 36193837 | \$614.08 | | \$24,257.25 |
| 01/21/2020 | 58369 POS PUR 01/19 13:23 SAMS CLUB #6251 WASHINGTON PA 62510092 767124~5300 | \$222.82 | | \$24,034.43 |
| 01/21/2020 | 627872 PIN PUR 01/18 13:21 CANONSBURG SHOP CANONSBURG PA 53460201 627872~5411 | \$136.02 | | \$23,898.41 |
| 01/21/2020 | 45785 POS PUR 01/20 16:45 WM SUPERCENTER # WASHINGTON PA 17390004 06977~5411 | \$129.39 | | \$23,769.02 |
| 01/21/2020 | 0003 POS PUR 01/17 06:54 WESTLAND MUFFLER WASHINGTON PA 00008782 00000~7538 | \$85.00 | | \$23,684.02 |
| 01/21/2020 | 825184 PIN PUR 01/18 13:49 LOWE'S #671 WASHINGTON PA 001 825184 ~5200 | \$49.40 | | \$23,634.62 |
| 01/21/2020 | 411529 POS PUR 01/19 16:00 BP#9351941RUFF C WASHINGTON PA 39013701 41152~5542 | \$25.00 | | \$23,609.62 |
| 01/21/2020 | 894397 POS PUR 01/21 17:13 BP#9351941RUFF C WASHINGTON PA 39013701 89439~5542 | \$25.00 | | \$23,584.62 |
| 01/21/2020 | 49975 POS PUR 01/18 07:44 SPEEDWAY 02915 7 WASHINGTON PA 00000000 04997~5542 | \$24.01 | | \$23,560.61 |
| 01/21/2020 | 580369 POS PUR 01/21 17:31 Wal-Mart Super C WASHINGTON PA 17390047 00212~5411 | \$19.55 | | \$23,541.06 |
| 01/21/2020 | 94506 POS PUR 01/19 18:16 SPEEDWAY 02915 7 WASHINGTON PA 00000000 09450~5542 | \$15.52 | | \$23,525.54 |
| 01/21/2020 | 57135 RECURRING 01/17 07:09 Amazon Prime* EI3 Amzn.com/bill WA 00000000 05~5968 | \$13.77 | | \$23,511.77 |
| 01/21/2020 | 61898 POS PUR 01/19 16:22 WM SUPERCENTER # WASHINGTON PA 17390046 26656~5411 | \$13.22 | | \$23,498.55 |
| 01/21/2020 | 36076 POS PUR 01/17 10:35 USPS PO 41890403 WASHINGTON PA 00000000 03607~9402 | \$6.80 | | \$23,491.75 |
| 01/22/2020 | 805582 POS PUR 01/22 16:55 Wal-Mart Super C WASHINGTON PA 17390027 00220~5411 | \$3.32 | | \$23,488.43 |
| 01/23/2020 | 49964 POS PUR 01/22 19:40 WALMART GROCERY 800-966-6546 AR 00000000 0499~5411 | \$148.34 | | \$23,340.09 |
| 01/23/2020 | 657290 PIN PUR 01/23 16:06 ADVANCE AUTO PAR WASHINGTON PA 31258201 65729~5533 | \$64.44 | | \$23,275.65 |
| 01/23/2020 | 60753 PIN PUR 01/23 07:21 WM SUPERCENTER # WASHINGTON PA 17390044 58789~5411 | \$43.15 | | \$23,232.50 |
| 01/23/2020 | 45305 POS PUR 01/22 19:44 WALMART GROCERY 800-966-6546 AR 00000000 0453~5411 | \$24.87 | | \$23,207.63 |
| 01/23/2020 | 37978 POS PUR 01/22 19:16 WALMART GROCERY 800-966-6546 AR 00000000 0379~5411 | \$3.38 | | \$23,204.25 |
| 01/24/2020 | PYRLVQ67 SALANDR PAYROLL PYRLVQ67 | | \$1,577.27 | \$24,781.52 |
| 01/24/2020 | TRANSFER TO FREESTYLE ACCOUNT 735181026 | \$60.00 | | \$24,721.52 |
| 01/24/2020 | CHECK # 1240 | \$125.55 | | \$24,595.97 |
| 01/24/2020 | 772957 PIN PUR 01/24 08:48 ADVANCE AUTO PAR WASHINGTON PA 31182202 77295~5533 | \$78.00 | | \$24,517.97 |
| 01/24/2020 | CHECK # 1244 | \$50.00 | | \$24,467.97 |
| 01/24/2020 | 992274 PIN PUR 01/24 15:53 CANONSBURG SHOP CANONSBURG PA 53460201 992274~5411 | \$18.99 | | \$24,448.98 |
| 01/27/2020 | 25250 POS PUR 01/26 04:16 SAMSCLUB #6251 WASHINGTON PA 00000001 025250 ~5300 | \$108.38 | | \$24,340.60 |

**Statement Ending 01/31/2020**

ANDREW F. KUZY, DEBTOR IN

Page 5 of 6

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

| Post Date | Description | Debits | Credits | Balance |
|------------|---|------------|---------|-------------|
| 01/27/2020 | 648898 PIN PUR 01/25 12:48 Wal-Mart Super C WASHINGTON PA 17390046 00255~5411 | \$94.59 | | \$24,246.01 |
| 01/27/2020 | 536743 POS PUR 01/27 08:26 BP#9351941RUFF C WASHINGTON PA 39013701 53674~5542 | \$25.00 | | \$24,221.01 |
| 01/27/2020 | 54869 POS PUR 01/24 20:41 JEFFREYS DRUG ST CANONSBURG PA 29235480 05486~5912 | \$9.23 | | \$24,211.78 |
| 01/28/2020 | 677864 POS PUR 01/28 17:31 Wal-Mart Super C WASHINGTON PA 17390049 00285~5411 | \$22.56 | | \$24,189.22 |
| 01/28/2020 | 28091 RECURRING 01/28 05:49 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 028~4899 | \$6.42 | | \$24,182.80 |
| 01/29/2020 | 6948 POS PUR 01/29 07:21 Wal-Mart Super C WASHINGTON PA 17390048 00295~5411 | \$26.09 | | \$24,156.71 |
| 01/29/2020 | 480130 POS PUR 01/29 10:41 BP#9351941RUFF C WASHINGTON PA 39013701 48013~5542 | \$25.00 | | \$24,131.71 |
| 01/29/2020 | 629593 POS PUR 01/29 08:56 WAL-MART #1739 WASHINGTON PA 24173901 629593 ~5411 | \$10.47 | | \$24,121.24 |
| 01/30/2020 | CHECK # 1247 | \$85.00 | | \$24,036.24 |
| 01/30/2020 | 726684 POS PUR 01/30 12:15 Walmart.com Bentonville AR 02003144 013012726~5310 | \$37.99 | | \$23,998.25 |
| 01/30/2020 | 16666 POS PUR 01/29 02:11 FOREMOST AUTO BRIDGEVILLE PA 02744269 016666 ~7531 | \$28.00 | | \$23,970.25 |
| 01/30/2020 | 890232 POS PUR 01/29 21:29 BP#9351941RUFF C WASHINGTON PA 39013701 89023~5542 | \$25.00 | | \$23,945.25 |
| 01/31/2020 | DEPOSIT | \$1,100.00 | | \$25,045.25 |
| 01/31/2020 | RANGE RESOURCES 01.20EFT 279995 | \$55.60 | | \$25,100.85 |
| 01/31/2020 | COMM OF PA ANNUITANT APXXXXXX6038 | \$193.88 | | \$25,294.73 |
| 01/31/2020 | TRANSFER TO FREESTYLE ACCOUNT 735181026 | \$60.00 | | \$25,234.73 |
| 01/31/2020 | 50467 RECURRING 01/31 13:48 SCENTBOX.COM 866-274-4123 CA 00000000 050467 ~5964 | \$19.95 | | \$25,214.78 |
| 01/31/2020 | Balance This Statement | | | \$25,214.78 |

Checks Cleared

| Check Nbr | Date | Amount | Check Nbr | Date | Amount | Check Nbr | Date | Amount |
|-----------|------------|----------|-----------|------------|----------|-----------|------------|----------|
| 1223 | 01/09/2020 | \$7.98 | 1235 | 01/06/2020 | \$250.00 | 1240* | 01/24/2020 | \$125.55 |
| 1232* | 01/03/2020 | \$16.18 | 1236 | 01/14/2020 | \$208.36 | 1244* | 01/24/2020 | \$50.00 |
| 1233 | 01/07/2020 | \$5.00 | 1237 | 01/16/2020 | \$229.33 | 1247* | 01/30/2020 | \$85.00 |
| 1234 | 01/06/2020 | \$181.38 | 1238 | 01/13/2020 | \$429.87 | | | |

* Indicates skipped check number

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|-------------|------------|-------------|------------|-------------|
| 01/02/2020 | \$21,693.21 | 01/14/2020 | \$22,062.44 | 01/24/2020 | \$24,448.98 |
| 01/03/2020 | \$21,617.03 | 01/15/2020 | \$24,448.27 | 01/27/2020 | \$24,211.78 |
| 01/06/2020 | \$20,999.76 | 01/16/2020 | \$24,078.33 | 01/28/2020 | \$24,182.80 |
| 01/07/2020 | \$21,404.38 | 01/17/2020 | \$23,971.33 | 01/29/2020 | \$24,121.24 |
| 01/09/2020 | \$21,360.81 | 01/21/2020 | \$23,491.75 | 01/30/2020 | \$23,945.25 |
| 01/10/2020 | \$22,377.49 | 01/22/2020 | \$23,488.43 | 01/31/2020 | \$25,214.78 |
| 01/13/2020 | \$22,270.80 | 01/23/2020 | \$23,204.25 | | |

| Employee #: 22 | Division: | Period Begin: 12/22/2019 | Check Date: 1/10/2020 | 304 West Pike Street | | | | | | | |
|----------------------------------|-------------------------|--------------------------|-----------------------|----------------------|-------------------------|--------------------|--------------------------|--------|---------------------|---------|-------|
| Clock Number: XXX-XX-9149 | Department: 1000 | Period End: 1/4/2020 | | Canonsburg, PA 15317 | | | | | | | |
| Company Id: PYRLVQ67 | Federal Filing: Married | Exemptions: 0 | Additional Tax: | | | | | | | | |
| Voucher Id: V53011162 | Check Amount: \$0.00 | Gross Pay: \$1,490.00 | Net Pay: \$1,203.06 | Check Message: | | | | | | | |
| EARNINGS *Not included in Totals | | | | | TAXES | DEDUCTIONS | | | | | |
| Description | Rate | Hours | Dollars | YTD Hours | YTD Dollars | Description | Current | YTD | Description | Current | YTD |
| Regular Removal | 20.0000 | 67.00 | 1,340.00 | 67.00 | 1,340.00 | SOC SEC EE | 92.38 | 92.38 | MED EE | 21.61 | 21.61 |
| | 20.0000 | 0.00 | 150.00 | 0.00 | 150.00 | FEDERAL WH | 109.42 | 109.42 | PENNSYLVANIA WH | 45.74 | 45.74 |
| | | | | | | SOUTH STRABANE TWP | 7.45 | 7.45 | PENNSYLVANIA SUI EE | 0.89 | 0.89 |
| | | | | | | CANONSBURG LST | 2.00 | 2.00 | TRINITY ASD (SOUTH) | 7.45 | 7.45 |
| Total: | 67.00 | 1,490.00 | 67.00 | 1,490.00 | | Total: | 286.94 | 286.94 | Total: | 0.00 | 0.00 |
| CURRENT PERIOD LEAVE ACCRUAL | | | | | DISTRIBUTION OF NET PAY | | | | | | |
| | | | | | Checking | Account: #####6026 | Deposit Amount: 1,203.06 | | | | |

WARNING THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES

Salandra Funeral Service (PYRLVQ67)
 304 West Pike Street
 Canonsburg, PA 15317

| CHECK DATE | VOUCHER ID |
|------------|------------|
| 1/10/2020 | V53011162 |

Your entire Net pay of \$1,203.06 has been deposited in your bank account(s).

| TOTAL NET PAY |
|-----------------|
| *****\$1,203.06 |

22 1000

Andrew Kuzy531 Warrick Dr.
SOUTH STRABANE TOWNSHIP, PA 15301**NOT NEGOTIABLE**

Statement of Earnings For: Andrew Kuzy Salandra Funeral Service (PYRLVQ67)

Employee #: 22
 Clock Number:
 SSN: XXX-XX-9149
 Company Id: PYRLVQ67

Division:

Department: 1000

Federal Filing:

State Filing:

Period Begin: 1/5/2020

Period End: 1/18/2020

Exemptions: 0

Exemptions: 0

Check Date: 1/24/2020

304 West Pike Street
Canonsburg, PA 15317

| Voucher Id | Check Amount | Gross Pay | Net Pay |
|------------|--------------|------------|------------|
| V53504194 | \$0.00 | \$1,980.00 | \$1,577.27 |

| EARNINGS | | | | | | Not included in Totals | |
|-----------------|---------|-------|----------|-----------|-------------|------------------------|--|
| Description | Rate | Hours | Dollars | YTD Hours | YTD Dollars | | |
| Regular Removal | 20.0000 | 99.00 | 1,980.00 | 166.00 | 3,320.00 | | |
| | | 0.00 | 0.00 | 0.00 | 150.00 | | |

| TAXES | | | DEDUCTIONS | | |
|---------------------|---------|--------|-------------|---------|-----|
| Description | Current | YTD | Description | Current | YTD |
| SOC SEC EE | 122.76 | 215.14 | | | |
| MED EE | 28.71 | 50.32 | | | |
| FEDERAL WH | 167.48 | 276.90 | | | |
| PENNSYLVANIA WH | 60.79 | 106.53 | | | |
| SOUTH STRABANE TWP | 9.90 | 17.35 | | | |
| PENNSYLVANIA SUI EE | 1.19 | 2.08 | | | |
| CANONSBURG LST | 2.00 | 4.00 | | | |
| TRINITY ASD (SOUTH) | 9.90 | 17.35 | | | |

| | | | | |
|--------|-------|----------|--------|----------|
| Total: | 99.00 | 1,980.00 | 166.00 | 3,470.00 |
|--------|-------|----------|--------|----------|

| | | | | | |
|--------|--------|--------|--------|------|------|
| Total: | 402.73 | 689.67 | Total: | 0.00 | 0.00 |
|--------|--------|--------|--------|------|------|

CURRENT PERIOD LEAVE ACCRUAL**DISTRIBUTION OF NET PAY**

| | | |
|----------|-------------------|--------------------------|
| Checking | Account: ####6026 | Deposit Amount: 1,577.27 |
|----------|-------------------|--------------------------|

WARNING THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES

Salandra Funeral Service (PYRLVQ67)
 304 West Pike Street
 Canonsburg, PA 15317

| | |
|------------|------------|
| CHECK DATE | VOUCHER ID |
| 1/24/2020 | V53504194 |

| |
|-----------------|
| TOTAL NET PAY |
| *****\$1,577.27 |

Your entire Net pay of \$1,577.27 has been deposited in your bank account(s).

22 1000

Andrew Kuzy531 Warrick Dr
SOUTH STRABANE TOWNSHIP, PA 15301**NOT NEGOTIABLE****SECURITY FEATURES LISTED ON BACK**



4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

>011148 3822667 0001 092543 10Z

ANDREW F KUZY
COLLEEN A KUZY
TAX ESCROW ACCOUNT
531 WARRICK DR
WASHINGTON PA 15301-9513

**Statement Ending 01/16/2020**

ANDREW F KUZY

Page 1 of 4

Primary Account Number:**Managing Your Accounts**

Online www.fnb-online.com

By Phone 1 800-555-5455

By Mail 4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

| Account Type | Account Number | Balance This Statement |
|--------------------|----------------|------------------------|
| FREESTYLE CHECKING | | \$922.92 |

FREESTYLE CHECKING -**Account Summary**

| Date | Description | Amount |
|------------|-------------------------|----------|
| 12/17/2019 | Balance Last Statement | \$686.87 |
| | 4 Credit(s) This Period | \$240.00 |
| | 1 Debit(s) This Period | \$3.95 |
| 01/16/2020 | Balance This Statement | \$922.92 |

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|---|---------|---------|----------|
| 12/17/2019 | Balance Last Statement | | | \$686.87 |
| 12/20/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826 | \$60.00 | | \$746.87 |
| 12/27/2019 | TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826 | \$60.00 | | \$806.87 |
| 01/03/2020 | TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826 | \$60.00 | | \$866.87 |
| 01/10/2020 | TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826 | \$60.00 | | \$926.87 |
| 01/16/2020 | PAPER STATEMENT FEE | \$3.95 | | \$922.92 |
| 01/16/2020 | Balance This Statement | | | \$922.92 |

Daily Balances

| Date | Amount | Date | Amount | Date | Amount |
|------------|----------|------------|----------|------------|----------|
| 12/20/2019 | \$746.87 | 01/03/2020 | \$866.87 | 01/16/2020 | \$922.92 |
| 12/27/2019 | \$806.87 | 01/10/2020 | \$926.87 | | |



11148 3822667 016334 036467 0003 /0002

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>